

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
Application Number		Not yet assigned			
Filing Date		February 20, 2004			
First Named Inventor		David S. MILLER			
Group Art Unit		Not yet assigned			
Examiner Name		Not yet assigned			
Attorney Docket Number		31921-192598			

U.S. PATENT DOCUMENTS						
Examiner Initials	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	A1	5,706,442		Anderson et al.	01-06-1998	
	A2	5,802,511		Kouchi et al.	09-01-1998	
	A3	6,023,694		Kouchi et al.	02-08-2000	
	A4	6,026,392		Kouchi et al.	02-15-2000	
	A5	6,131,115		Anderson et al.	10-10-2000	
	A6	5,799,283		Francisco et al.	08-25-1998	
	A7	6,183,140	B1	Singer et al.	02-06-2001	
	A8	6,289,319	B1	Lockwood	09-11-2001	
	A9	6,311,170	B1	Embrey	10-30-2001	
	A10	6,347,304	B1	Taricani, Jr.	02-12-2002	
	A11	5,875,433		Francisco et al.	02-23-1999	
	A12	5,505,461		Bell et al.	04-09-1996	
	A13	5,819,249		Dohanich et al.	10-06-1998	
	A14	5,875,435		Brown	02-23-1999	
	A15	5,644,742		Shen et al.	07-01-1997	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2 of 11

Complete if Known

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Sup	B1	4,554,418		Toy	11/19/1985	
	B2	4,713,761		Sharpe, et al.	12/15/1987	
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	B4	4,890,228		Longfield	12/26/1989	
	B5	4,961,158		Sussman	10/02/1990	
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	B7	5,138,549		Bern	08/11/1992	
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	B9	5,202,826		McCarthy	04/13/1993	
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	B12	5,546,303		Helbling	08/13/1996	
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	B14	5,694,322		Westerlage, et al.	12/02/1997	
	B15	5,724,523		Longfield	03/03/1998	
	B16	5,774,872		Golden	06/30/1998	

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Date
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SD	C1	TOM NEGRINO, "Quicken Deluxe 6", MacWorld Reviews, February 1996, pp. 1-3, www.macworld.com/1996/02/reviews/1851.html	
	C2	"Microsoft Online-Banking Strategy Gains Wide Industry Support", May 8, 1996, pp. 1-2, www.microsoft.com/PressPass/press/1996/may96/hmbankpr.asp	
	C3	"Intuit Will Create Comprehensive Framework For Financial Data Exchange Using The Internet", September 16, 1996, pp. 1-4, www.intuit.com/corporate/press_releases/091696b.html	
	C4	"Microsoft Delivers Open Internet Banking Solutions Today", September 30, 1996, pp. 1-4, www.microsoft.com/PressPass/press/1996/sept96/INETBKPR.asp	
	C5	"Intuit, Microsoft and Checkfree Create Open Financial Exchange", January 16, 1997, pp. 1-6, www.intuit.com/corporate/press_releases/011697.html	
	C6	"Intuit Makes Tax Preparation Software Available Free On The Internet", January 27, 1997, pp. 1-2, www.intuit.com/corporate/press_releases/012797.html	
	C7	"Confusing Tax Lingo Delays Americans From Filing", February 3, 1997, pp. 1-2, www.intuit.com/corporate/press_releases/020397.html	
	C8	"Open Financial Exchange Winning Broad Support From Financial Services And Technology Companies", February 19, 1997, pp. 1-3, www.intuit.com/corporate/press_releases/021997.html	
	C9	"Open Financial Exchange - About OFX", 1 page, www.ofx.net/ofx/ab_main.asp	
	C10	This Week's Lead Story #1: Highwaymaster, TTSI to Offer Automated Fuel Tax Reporting, <i>Inside ITS</i> , September 11, 1995.	
✓	C11	Qualcomm Press Release, March 12, 1997, QUALCOMM Introduces OnTrax State Mileage Reporting Software.	

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OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
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SD	D1	"Linking Quicken to TurboTax" (with two pages of Table of Contents), pp. 1-3, www.cma.zdnet.com/book/quicken/ch22/ch22.htm	
	D2	"QIF Definition", pp. 1-6, www.respmech.com/mym2qifw/qif_new.htm	
	D3	"Quicken - Answers", pp. 1-2, www.intuit.com/support/quicken/faqs/win3/5176.html	
	D4	"Quicken Deluxe 98", pp. 1-4, www.mcronline.com/Quicken98.htm	
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	D6	"Quicken QIF Alert", pp. 1-4, www.fi.inuit.com/technical/qif_fi_alert.cfm	
	D7	"Shortcutz", Intuit Quicken® 99", pp. 1-2, www.educationalmultimedia.com/shortcutz/spreadsheets/quicken99.cfm?1	
	D8	Randall, et al., "First Looks", Massachusetts CPA Review, Vol. 70, No. 1, pp. 30-32, Winter 1996.	
	D9	Brozovsky, et al., "Tax Deposits Go Electronic", CPA Journal, Vol. 65, No. 12, pp. 53-54, December 1995.	
	D10	"Tax Prep Software: Out Third Annual 1040 Face-Off", Accounting Technology, Vol. 10, No. 10, pp. 20-63, November 1994.	
✓	D11	"SALES/USE Tax System", Taxware International, Inc., September 1999, http://www.taxware.com/ZProducts/salesuse/sutaxsys.html	

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JUD	E1	PAM THOMPSON, "Quicken Deluxe", October 23, 1997, pp. 1-4, www.macobserver.com/reviews/quicken98.shtml		
	E2	TurboTax "What are the limitations of Quicken Taxlink?", May 14, 2001, pp. 1-2, www.intuit.com/support/turbotax/faqs/ty99/win/1169.html		
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	E8	"PocketMoney to QIF Converter-Home", v0.1-28 July 2000, pp. 1-2, http://pm2qif.sourceforge.net/		
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	E10	Information Concepts, Inc., "Fixed Price Software Development", May 17, 2001, p. 1, www.infoconcepts.com/v2/home.html		
↓	E11	"QIF Converter For Online Transactions", May 17, 2001, p. 1, www.etfcu.org/files/Readme.txt		

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SUD	F1	Chapter 6, "Downloading and Using QIF Files", pp. 53-56	
	F2	VOICE, "General VOICE Meeting from 8/06/97", p. 1, www.os2voice.org/logs/V080697.LOG.html	
	F3	INTUIT, "Intuit Introduces Online Investment Tracking In Quicken 98", MOUNTAIN VIEW, Calif. September 15, 1997, pp. 1-2, www.intuit.com/corporate/press_releases/091597e.html	
	F4	Microsoft, "H&R Block Switches from Solaris/Oracle to Microsoft .NET Enterprise Servers, Improves Scalability and Performance, March 2001, pp. 1-4, www.microsoft.com/	
	F5	H&R BLOCK, "Archived Press Releases", April 26, 2001, pp.1-6, www.hrblock.com/press_relations/archives_pr.jsp	
	F6	H&R BLOCK, "H&R Block Brings Its Nationwide Network Of Tax Professionals Online To Offer Complete Anytime, Anywhere, Any Way Tax Support", KANSAS CITY, Mo., April 26, 2001, pp.1-3, www.hrblock.com/press_relations/content/pr_2001_04.html	
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	F10	CYNTHIA NORMAN, Muir Software, Inc., "The Open Financial Exchange", pp. 1-6, www.ofx.net	
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SUD	G1	MICHAEL L. SCHNEIDER, "Banking on a New Internet Standard", February 24, 1998, pp. 1-2, www.zdnet.com/products/content/pcmg/1704/277635.html	
	G2	"OFX Specification Version 1.5.1", November 23, 1998, pp. 1-7, www.webbiz.com/151.html/	
	G3	INTUIT, "Intuit, Top Technology Companies Team To Launch Intuit Osp Program, Mountain View, Calif., November 16, 1999, pp. 1-6, www.intuit.com/corporate/press_releases/111699.html	
	G4	Open Financial Exchange, "Tax Forms", April 19, 2001, p. 1, www.ofx.net/ofx/fi_taxforms.asp	
	G5	INTUIT, "Award-Winning TurboTax For Business Offers Small Businesses Comprehensive Business-Specific Advice To File Their Taxes," SAN DIEGO, January 13, 1998, pp. 1-5, www.intuit.com/corporate/press_releases/011398b.html	
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	G7	SIMSON L. GARFINKEL, "Web Banking Comes of Age", September 23, 1999, pp. 1-3, www.info-sec.com/commerce/99/commerce_100299a_j.shtml	
	G8	INTUIT, "Quicken 98 QIF Converter Instructions", May 14, 2001, pp. 1-2, fi.intuit.com/quicken98/qifalert.cfm	
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V	G11	OPEN FINANCIAL EXCHANGE, "Information Concepts Offers Implementation and Migration Toolkit", HERDON, VA., November 8, 1999, pp. 1-2, www.ofx.net/ofx/pressget.asp?id=41	

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SMD	H1	OPEN FINANCIAL EXCHANGE, "BITS, Publishers of Open Financial Exchange and GOLD Team Announce Timetable for the Publication of Converged Specification", WASHINGTON, April 7, 1998, pp. 1-5, www.ofx.net/ofx/pressget.asp?id=17	
	H2	OPEN FINANCIAL EXCHANGE, "Microsoft Money and Intelidata First to Certify End-To-End OFX Solution", HERDON, March 5, 1998, pp. 1-3, www.ofx.net/ofx/pressget.asp?id=21	
	H3	OPEN FINANCIAL EXCHANGE, "Banks, Brokerage and Technology Companies Collaborate to Guide Open Financial Exchange", June 10, 1997, pp. 1-5, www.ofx.net/ofx/pressget.asp?id=3	
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	H5	DANBURY AREA COMPUTER SOCIETY, INC., Volume 9, Issue 2, February 1998, pp.1-16, www.dacs.org	
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	H7	CNET, "Electronic links of paperless taxes", May 14, 2001, pp. 1-2, coverage.cnet.com/Content/Reviews/Compare/Tax/ssl.html	
	H8	"Instructions for Downloading & Printing Statements", May 14, 2001, pp. 1-3, gateway.fundspress.com/fibvw/instruction_downloads.htm	
	H9	"Feature Guide", May 14, 2001, pp. 1-2, manuals.sybase.com/onlinebooks/group-fs/fsg0110e/sfsfg/@Generic_BookText.../32	
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	V	H11	OPEN FINANCIAL EXCHANGE, "Solution Provider Profiles", May 14, 2001, pp. 1-34, www.ofx.net/ofx/fi_prof.asp

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
Sheet	9	of	11	Application Number	Not yet assigned
				Filing Date	February 20, 2004
				First Named Inventor	David S. MILLER
				Group Art Unit	Not yet assigned
				Examiner Name	Not yet assigned
				Attorney Docket Number	31921-192598

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
SMJ	11	THE BUSINESS JOURNAL, "New tax-prep programs appeal to Quicken users", January 31, 1997, pp. 1-2, portland.bcentral.com/portland/stories/1997/02/03/focus4.html	
	12	OPEN FINANCIAL EXCHANGE, "Intuit Canada and Microsoft Canada Create Open Financial Exchange", January 20, 1997, pp. 1-4, www.ofx.net/ofx/pressget.asp?id=6	
	13	INTUIT, "Intuit's Turbotax Provides Expert Tax Advice And Filing Tips for Sweeping New Tax Laws", San Diego, CA, December 1, 1997, pp. 1-4, www.intuit.com/company/press_releases/1997/12-01/html	
	14	CUCUG, "The Status Register", October 1997, pp. 1-31, www.cucug.org/sr/sr9710.html	
	15	INTUIT, "Intuit and Microsoft Advance Financial Info Exchange on the Internet", Mountain View, CA, December 8, 1999, pp. 1-3, www.intuit.com/company/press_releases/1999/12-08b.html	
	16	TERRI STONE, "The Tax Man Cometh", December 23, 1997, pp. 2-3, www.computeruser.com/magazine/national/1525/news1525.html	
	17	MacFixIt, "November 1999-a Archive Late-Breakers", November 1999, pp. 1-9, www.macfixit.com/archives/november.99.a.shtml	
	18	BILL GATES, "Remarks by Bill Gates", Bellevue, WA, March 26, 1997, pp. 1-17, www.microsoft.com/BillGates/Speeches/industry&tech/marble.asp	
	19	OPEN FINANCIAL EXCHANGE, "Intelidata Certifies First End-to-End Open Financial Exchange Solution to Support Quicken®", Herndon, VA, June 24, 1998, pp. 1-3, www.ofx.net/ofx/pressget.asp?id=22	
	110	TALK CITY, "Wingspan Bank Presents Bill Wallace, Executive Vice President and Chief Information Officer WingspanBank.com", November 16, 1999, pp. 1-2, www.talkcity.com/transcripts/WingspanBank/11-16-1999.1-1.html	
V	111	TALK CITY, "Wingspan Bank Presents Bill Wallace, Executive Vice President and Chief Information Officer WingspanBank.com", November 16, 1999, pp. 1-2, www.talkcity.com/transcripts/WingspanBank/11-16-1999.1-2.html	

Examiner Signature	S. Diaz	Date Considered	3/2/05
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		Filing Date	February 20, 2004
		First Named Inventor	David S. MILLER
		Group Art Unit	Not yet assigned
		Examiner Name	Not yet assigned
		Attorney Docket Number	31921-192598
Sheet	10	of	11

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	J11	Intuit Press Release of December 17, 1996, entitled "More Small Businesses Find Success As They Go Online".	

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Sheet	11	of	11

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SM	K1	Microsoft Press Release of November 18, 1996, entitled "Microsoft Announces Availability of Active Statement Technology For Microsoft Money 97".	
	K2	"Taxing Matters: Updating Technology at the Internal Revenue Service", Wasson, J.; Vol. 7, Issue 2, <u>EDI Forum</u> (1994) p.59-63 (ISSN: 1048-3047).	
	K13	"State Tax Reporting Via the Electronic Highway", Lyon, J.; Vol. 6, Issue 3, <u>EDI Forum</u> , (1993) p. 30-35 (ISSN: 1048-3047).	
	K14	"This Just In Getting Back to Business: Tax Prep Software Doesn't Add Up To 1040. Expect More For the Money from 1065, 1120, and 1120S Business Tax Software This Season.", Cohn, M.; <u>Accounting Technology</u> , (January 1996) p. 29-39.	
	K15	Kiplinger TaxCut Quick Start Guide; Filing Edition-Tax Year 1996.	
	K16	"Open Exchange", September 16, 1996, pp. 1-11, www.intuit.com/corporate/press_releases/091696_white_paper.html	
	K17	Auditing the IRS", McTague, Jim; 12/23/96 Barrons 29, p. 1-9	

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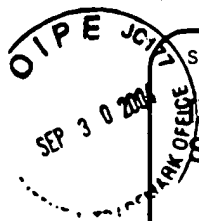


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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 1

Complete if Known

Application Number	10/782,977
Filing Date	February 23, 2004
First Named Inventor	David S. MILLER
Group Art Unit	3627
Examiner Name	MEINECKE DIAZ, Susanna M.
Attorney Docket Number	31921-192598

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Examiner Initials *	Cite No. 1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T 2
SD	A1	Beamer, Scott. "A Marriage of Convenience." MacUser, vol.3, no. 3, page 102(4), March 1987.	
J	A2	Meadows, Laura Lou. "Faster Refunds with Electronic Filing: Computerizing Your Relationship with the IRS." PC Magazine, col. 9, no. 4, page 388(2), February 27, 1990.	
J	A3	Anonymous. "Electronic Tax Payment Through TAXLINK Discussed in IRS Procedure." Standard Federal Tax Reports, vol. 80, no. 25, page 4, June 9, 1993.	

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		Application Number	10/782,977
		Filing Date	February 23, 2004
		First Named Inventor	David S. MILLER
		Group Art Unit	3627
		Examiner Name	Not yet assigned
Sheet 1	of 2	Attorney Docket Number	31921-192598

U.S. PATENT DOCUMENTS						
Examiner Initials	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
SMD	A1	4,970,655		Winn	11/13/1990	
	A2	5,644,724		Cretzler	07/01/1997	
	A3	5,737,592		Nguyen	04/07/1998	
	A4	6,202,052	B1	Miller	03/13/2001	
	A5	6,697,787		Miller	02/04/2004	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ₆
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
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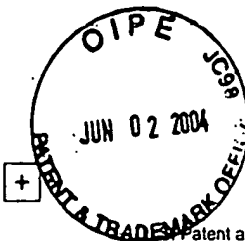
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SUP	C1	Filing Govt. Statements Electronically, Harper, Robert M., Jr.; Hoffman, Michael R, Journal of Accounting & EDP, v2, n2, pp 52-56, Summer 1986	
	C2	Computers and the Tax Professional. Throneberry, Mary Beth; Malley, John C.; Wallace, William D., National Public Accountant, v32, n5, pp. 20-24, May 1987	
	C3	Make April 15 less taxing—TurboTax finds deductions even accountants miss., Middleon, Timothy, Computer Life, March 1, 1995, v2, n3, pp. 159-162	
	C4	CA-Infopoint Combined Interest Reporting. Computer Associates International, Inc., DR 01/90	

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